

CLAIM AMENDMENTS:

This listing of claims will replace all prior versions, and listings, of claims in the application:

1. (Currently Amended) A method comprising:

providing a notification message to a payment card holder of an attempted transaction using a payment card whether when the attempted transaction satisfies a threshold-based rule to allow the notification message to be provided and the attempted transaction is approved without providing the notification message when the attempted transaction does not satisfy the threshold-based rule;
wherein the notification message includes a plurality of options for the payment card holder to decline authorization of the attempted transaction.

2. (Previously presented) The method of claim 1, wherein the plurality of options comprise a first option for the payment card holder to decline authorization of an undesirable but non-fraudulent transaction, and a second option for the payment card holder to decline authorization of a fraudulent transaction.

3. (Previously Presented) The method of claim 2, further comprising:
receiving a selection made by the payment card holder of the first option; and
based on the selection, providing a message to a merchant involved in the attempted transaction to decline the attempted transaction and to return the payment card to an individual attempting the transaction.

4. (Previously Presented) The method of claim 2, further comprising:
receiving a selection made by the payment card holder of the second option; and
based on the selection, providing a message to a merchant involved in the attempted transaction to decline the attempted transaction and to withhold the payment card from an individual attempting the transaction.

5. (Previously Presented) The method of claim 2, further comprising:
receiving a selection made by the payment card holder of the second option; and
based on the selection, locking an account associated with the payment card.
6. (Previously Presented) The method of claim 2, further comprising:
receiving a selection made by the payment card holder of the second option; and
based on the selection, automatically reporting the fraudulent transaction to a law enforcement authority.
7. (Previously Presented) The method of claim 2, further comprising:
receiving a selection made by the payment card holder of the second option; and
based on the selection, automatically reporting the fraudulent transaction to a credit reporting agency.
8. (Previously presented) The method of claim 1, further comprising:
receiving a selection made by the payment card holder of one of the plurality of options to decline the attempted transaction; and
sending a reason code to a merchant involved in the attempted transaction to indicate why the attempted transaction has been declined.
9. (Previously Presented) The method of claim 1, further comprising:
providing an option for the payment card holder to authorize the transaction.
10. (Previously Presented) The method of claim 1, wherein the notification message indicates a transaction amount, a merchant name, and at least part of a number of the payment card.

11. (Currently Amended) A system comprising:
a payment card transaction notification and authorization system configured to provide a notification message to a payment card holder of an attempted transaction using a payment card when a threshold-based rule is satisfied and when the attempted transaction does not satisfy the threshold-based rule to approve the attempted transaction and to not provide the notification message, to provide a first option for the payment card holder to decline authorization of the attempted transaction upon receiving the notification message, to provide a second option for the payment card holder to decline authorization of the attempted transaction upon receiving the notification message, and to decline authorization of the attempted transaction in response to receiving information indicating an input selecting the first option or the second option by the payment card holder, ~~wherein a threshold-based rule is applied by the payment card transaction notification and authorization system to determine whether the notification message is to be provided to the payment card holder.~~

12. (Previously presented) The system of claim 11, wherein the first option relates to declining authorization of an undesirable but non-fraudulent transaction, and the second option relates to declining authorization of a fraudulent transaction.

13. (Previously presented) The system of claim 12, wherein the payment card transaction notification and authorization system is further configured to provide a message to a merchant involved in the attempted transaction to decline the attempted transaction and to return the payment card to an individual attempting the transaction in response to receiving information indicating an input selecting the first option by the payment card holder.

14. (Previously presented) The system of claim 12, wherein the payment card transaction notification and authorization system is further configured to provide a message to a merchant involved in the attempted transaction to decline the attempted transaction and to withhold the payment card from an individual attempting the transaction in response to receiving information indicating an input selecting the second option by the payment card holder.

15. (Previously presented) The system of claim 12, wherein the payment card transaction notification and authorization system is further configured to lock an account associated with the payment card in response to receiving information indicating an input selecting the second option by the payment card holder.

16. (Previously presented) The system of claim 12, wherein the payment card transaction notification and authorization system is further configured to automatically report the fraudulent transaction to a law enforcement authority in response to receiving information indicating an input selecting the second option by the payment card holder.

17. (Previously presented) The system of claim 12, wherein the payment card transaction notification and authorization system is further configured to automatically report the fraudulent transaction to a credit reporting agency in response to receiving information indicating an input selecting the second option by the payment card holder.

18. (Previously presented) The system of claim 11, wherein the payment card transaction notification and authorization system is further configured to send a reason code to a merchant involved in the attempted transaction to indicate why the attempted transaction has been declined in response to receiving information indicating the input to select the first option or the second option by the payment card holder.

19. (Previously presented) The system of claim 11, wherein the payment card transaction notification and authorization system is further configured to provide an option for the payment card holder to authorize the transaction.

20. (Previously Presented) The system of claim 11, wherein the notification message indicates a transaction amount, a merchant name, and at least part of a number of the payment card.

21. (Previously presented) The system of claim 11, wherein the payment card transaction notification and authorization system is further configured to increase a purchase limit threshold for the payment card based on a short message service (SMS) message received from the payment card holder.

22. (Currently amended) A method comprising:

providing a notification message to a payment card holder of an attempted transaction using a payment card when the attempted transaction satisfies a threshold-based rule and the attempted transaction is approved without providing the notification message when the attempted transaction does not satisfy the threshold-based rule, the notification message indicating a transaction amount, a merchant name, and at least part of a number of the payment card, wherein the notification message is provided whether the attempted transaction satisfies a threshold-based rule;

providing an option for the payment card holder to authorize the transaction;

providing multiple options for the payment card holder to decline authorization of the attempted transaction, the multiple options comprising a first option for the payment card holder to decline authorization of an undesirable but non-fraudulent transaction, and a second option for the payment card holder to decline authorization of a fraudulent transaction;

receiving a selection of one of the options made by the payment card holder;

if the selection is of the first option, providing a message to a merchant involved in the attempted transaction to decline the attempted transaction and to return the payment card to an individual attempting the transaction; and

if the selection is of the second option, locking an account associated with the payment card and providing a message to the merchant involved in the attempted transaction to decline the attempted transaction and to withhold the payment card from the individual attempting the transaction.

23. (New) The method of claim 1, wherein the threshold-based rule is used to determine whether the attempted transaction exceeds a payment card holder defined threshold purchase amount.

24. (New) The method of claim 1, wherein the threshold-based rule is used to determine whether the attempted transaction is at a payment card holder approved type of merchant.
25. (New) The method of claim 1, wherein the threshold-based rule is used to determine whether the attempted transaction exceeds a payment card holder usage threshold.
26. (New) The method of claim 1, wherein the threshold-based rule is used to determine whether the attempted transaction occurs during a payment card holder time window threshold.
27. (New) The method of claim 1, wherein the threshold-based rule is used to determine whether the attempted transaction exceeds a payment card holder credit limit threshold.
28. (New) The system of claim 11, wherein the threshold-based rule is used to determine whether the attempted transaction exceeds a payment card holder defined threshold purchase amount.
29. (New) The system of claim 11, wherein the threshold-based rule is used to determine whether the attempted transaction is at a payment card holder approved type of merchant.
30. (New) The system of claim 11, wherein the threshold-based rule is used to determine whether the attempted transaction exceeds a payment card holder usage threshold.
31. (New) The system of claim 11, wherein the threshold-based rule is used to determine whether the attempted transaction occurs during a payment card holder time window threshold.

32. (New) The system of claim 11, wherein the threshold-based rule is used to determine whether the attempted transaction exceeds a payment card holder credit limit threshold.